

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANDREA L. BURNS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-10019

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/09/2020 and confirmed on 3/26/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		25,461.85
Less Refunds to Debtor	1,471.48	
TOTAL AMOUNT OF PLAN FUND		23,990.37

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	1,278.04	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,778.04

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	KAY JEWELERS	0.00	0.00	0.00	0.00
	Acct: 3194				
	BESSEMER SYSTEM FEDERAL CREDIT UI	0.00	0.00	0.00	0.00
	Acct: 065				
	BARCLAYS MORTGAGE TRUST 2021-NPL	16,200.91	16,200.91	2,422.91	18,623.82
	Acct: 3697				
	BARCLAYS MORTGAGE TRUST 2021-NPL	227.78	227.78	0.00	227.78
	Acct: 3697				
					18,851.60

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	ANDREA L. BURNS	0.00	0.00	0.00	0.00
	Acct:				
	ANDREA L. BURNS	1,471.48	1,471.48	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	AFFIRM	0.00	0.00	0.00	0.00
	Acct: QYV5				
	BESSEMER SYSTEM FEDERAL CREDIT UI	541.18	5.41	0.00	5.41
	Acct: 8721				
	PORTFOLIO RECOVERY ASSOCIATES LLC	767.65	7.68	0.00	7.68
	Acct: 4538				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,661.51	16.62	0.00	16.62
	Acct: 5850				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,651.12	16.51	0.00	16.51
	Acct: 1402				
	CAPITAL ONE BANK (USA) NA BY AMERIC	859.66	8.60	0.00	8.60

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6326				
	QUANTUM3 GROUP LLC AGNT - COMENI	189.58	1.90	0.00	1.90
	Acct: 5965				
	QUANTUM3 GROUP LLC AGNT - COMENI	2,769.17	27.69	0.00	27.69
	Acct: 9964				
	QUANTUM3 GROUP LLC AGNT - COMENI	967.76	9.68	0.00	9.68
	Acct: 9080				
	LVNV FUNDING LLC	630.55	6.31	0.00	6.31
	Acct: 2713				
	LVNV FUNDING LLC	465.59	4.66	0.00	4.66
	Acct: 5034				
	DISCOVER BANK(*)	1,170.78	11.71	0.00	11.71
	Acct: 4763				
	DR LEONARDS	0.00	0.00	0.00	0.00
	Acct: 2A4A				
	JPMORGAN CHASE BANK	495.19	4.95	0.00	4.95
	Acct: 3641				
	MIRA MED REVENUE GROUP++	0.00	0.00	0.00	0.00
	Acct: 8170				
	JEFFERSON CAPITAL SYSTEMS LLC*	2,089.13	20.89	0.00	20.89
	Acct: 1414				
	SYNCHRONY BANK BY AIS INFOSOURCE	87.13	0.87	0.00	0.87
	Acct: 5386				
	JEFFERSON CAPITAL SYSTEMS LLC*	2,751.45	27.51	0.00	27.51
	Acct: 6832				
	JEFFERSON CAPITAL SYSTEMS LLC*	4,011.07	40.11	0.00	40.11
	Acct: 3043				
	PRA RECEIVABLES MANAGEMENT LLC - /	7,685.63	76.86	0.00	76.86
	Acct: 3172				
	CAPITAL ONE BANK (USA) NA BY AMERIC	4,745.46	47.45	0.00	47.45
	Acct: 5779				
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,087.10	20.87	0.00	20.87
	Acct: 6384				
	UPMC HEALTH SERVICES	444.52	4.45	0.00	4.45
	Acct: 0075				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 3043				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	POWERS KIRN LLC	0.00	0.00	0.00	0.00
	Acct:				
					360.73

TOTAL PAID TO CREDITORS

19,212.33

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	16,428.69
UNSECURED	36,071.23

Date: 06/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ANDREA L. BURNS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-10019

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Andrea L. Burns
Debtor

Case No. 20-10019-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jun 26, 2024

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2024:

Recip ID	Recipient Name and Address
db	+ Andrea L. Burns, 31 Alan Avenue, Greenville, PA 16125-2116
15447353	+ BARCLAYS MORTGAGE TRUST 2021-NPL1, MORTGAGE-BACKED, NATIONAL ASSOCIATION, AS INDENTURE TRUST, c/o Jill Manuel-Coughlin, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
15181629	+ Bessemer System Federal Credit Union, 106 Woodfield Drive, Greenville, PA 16125-1250
15182147	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 01:34:58	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 00:11:19	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15181627	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 27 2024 00:11:18	Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15181628	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2024 00:03:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
15212489	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2024 00:03:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
15181630	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 00:42:54	Best Buy / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15197262	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 00:11:40	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15181631	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 00:23:41	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15181632	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2024 00:06:00	Comenity Bank / Catherine, Po Box 182789, Columbus, OH 43218-2789
15181633	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2024 00:06:00	Comenity Bank / Full Beauty, Po Box 182789, Columbus, OH 43218-2789
15181634	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2024 00:06:00	Comenity Bank / Woman Within, Po Box 182789, Columbus, OH 43218-2789
15181635	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 27 2024 00:10:52	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15181636	Email/Text: mrdiscen@discover.com	Jun 27 2024 00:03:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15184692	Email/Text: mrdiscen@discover.com	Jun 27 2024 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0315-1

User: auto

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15181637	+ Email/Text: bankruptcy@sccompanies.com	Jun 27 2024 00:03:00	Dr Leonards / Carol Wrig, Po Box 2845, Monroe, WI 53566-8045
15213996	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2024 00:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15181638	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2024 00:10:50	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850
15198208	+ Email/Text: RASEBN@raslg.com	Jun 27 2024 00:04:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15181639	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 27 2024 00:08:00	Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485
15205503	Email/PDF: resurgentbknofications@resurgent.com	Jun 27 2024 00:11:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15181640	+ Email/Text: mmrgbk@miramedrg.com	Jun 27 2024 00:07:00	MiraMed Revenue Group, 360 East 22nd Street, Lombard, IL 60148-4924
15551432	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 01:35:01	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15219938	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 00:43:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15215710	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2024 00:06:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15181641	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:10:52	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
15181642	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:11:39	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15181643	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 01:35:01	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15181644	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:11:39	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15181645	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:11:06	Syncb / MC, Po Box 965005, Orlando, FL 32896-5005
15181646	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 01:35:01	Syncb / PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15181647	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 01:34:58	Syncb / Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15215078	+ Email/PDF: ebn_ais@aisinfo.com	Jun 27 2024 00:24:58	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15182147	^ MEBN	Jun 26 2024 23:51:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15181648	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 00:11:16	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15218666	Email/Text: BNCnotices@dcmsservices.com	Jun 27 2024 00:05:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-1

User: auto

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Date Rcvd: Jun 26, 2024

Form ID: pdf900

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Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		BARCLAYS MORTGAGE TRUST 2021-NPL1, MORTGAGE-BACKED
cr	*+	Bessemer System Federal Credit Union, 106 Woodfield Drive, Greenville, PA 16125-1250
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Andrea L. Burns dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirk.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5